

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mercedes Alfonso
Debtor

Case No. 16-03571-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db +Mercedes Alfonso, 5209 Ponderosa Lane, East Stroudsburg, PA 18302-9009
4827603 +Carlos Palacios, 1549 Parkine Drive, Pittsburgh, PA 15227-1605
4827606 +Home Depot Credit Services, P.O Box 9001010, Louisville, KY 40290-1010
4827607 +KML Law Group, P.C., Ste 5000 - BNY Independence Center, 701 Market St, Philadelphia, PA 19106-1538
4827609 +PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
4827610 +PNC Bank, National Association, 249 5th Avenue, Ste 30, Pittsburgh PA 15222-2707
4827611 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Dec 09 2016 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4827601 +EDI: BMW.COM Dec 09 2016 18:58:00 Alphera Financial Service, 5550 Britton Pkwy, Hilliard, OH 43026-7456
4829788 +EDI: AISACG.COM Dec 09 2016 18:58:00 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4829788 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 09 2016 18:59:18 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4827602 EDI: CAPITALONE.COM Dec 09 2016 18:58:00 Capital One Bank USA, 15000 Capital One Drive, Henrico, VA 23238
4827604 +EDI: CHASE.COM Dec 09 2016 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4841302 EDI: RECOVERYCORP.COM Dec 09 2016 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4827605 EDI: USBANKARS.COM Dec 09 2016 18:58:00 Elan Financial Services, P.O. Box 108, Saint Louis, MO 63166
4827612 +EDI: WFFC.COM Dec 09 2016 18:58:00 Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4827608 Kristie Palacios
cr* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Joshua I Goldman on behalf of Creditor PNC Bank National Association bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Timothy B. Fisher, II on behalf of Debtor Mercedes Alfonso donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Mercedes Alfonso**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5396**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-03571-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mercedes Alfonso

By the
court:



December 9, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.